

A Value Analyzer system is a data-driven computer-facilitated financial model that provides accurate and consistent profitability calculations using account and event data stored in a relational database managed by a relational database management system

[RDBMS], wherein the account data comprises attributes of the accounts being measured and the event data comprises attributes of account-related transactions. A selector function uses selection criteria to select accounts and events from the relational database in order to generate a number of inputs for profitability calculations.

"Express "ail" mailing 1-10 number E-315952543CCS

Pote of "e-". Decombet 10 2001

I here'y nor for at it is paper or fee is being deposite with it e United States Postal Service "Express Mail
Post Office to Addressee" service under 37 CFR 1.10 on
the date indicated above and is addressed to:

Commissioner for Patents, Washington, B.C. 20231.

Addiana Mane)

(Printed Name)

(Signature)